

WILLIAM R DOW  
268 CLARK ROAD  
GANSEVOORT, NY 12831

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
ALBANY DIVISION**

In re:

WILLIAM R DOW

Debtor(s)

Case No. 11-10069

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2011.
- 2) The plan was confirmed on 03/24/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/16/2014, 05/08/2014, 10/17/2014.
- 5) The case was converted on 03/11/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$79,030.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$9,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$750.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,750.19**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE ASSETS INC	Unsecured	NA	NA	NA	0.00	0.00
ADVANTAGE ASSETS INC	Unsecured	NA	NA	NA	0.00	0.00
ADVANTAGE ASSETS INC	Unsecured	5,854.43	0.00	5,196.50	904.66	0.00
ADVANTAGE ASSETS INC	Unsecured	4,484.17	0.00	3,984.17	693.59	0.00
ADVANTAGE ASSETS INC	Unsecured	NA	0.00	5,081.85	884.70	0.00
AFNI, INC.	Unsecured	NA	0.00	515.76	89.76	0.00
ALLEGRO ACCEPTANCE	Secured	NA	NA	NA	0.00	0.00
ALTERNATIVE COLLECTIONS, LLC	Unsecured	4,115.43	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	0.00	503.77	87.67	0.00
BENEFICIAL	Unsecured	NA	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	NA	NA	NA	0.00	0.00
CNH CAPITAL AMERICA LLC	Unsecured	NA	0.00	3,515.43	612.00	0.00
CNH CAPITAL AMERICA, LLC	Unsecured	NA	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	NA	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	NA	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	NA	NA	NA	0.00	0.00
MULLOOLY, JEFFREY	Unsecured	5,613.64	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	12,013.46	0.00	8,655.24	1,506.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,947.63	0.00	5,001.27	870.67	0.00
SARATOGA COUNTY SHERIFF	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO MORTGAGE	Secured	290,113.46	NA	NA	0.00	0.00
WF FIN BANK	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,453.99</b>	<b>\$5,649.81</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,750.19</u>	
Disbursements to Creditors	<u>\$5,649.81</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,400.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/27/2015

By: /s/ Andrea E. Celli

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.